

# Credit Card Management 1991 Index

*This is an index to all 247 stories published last year in CCM. Each article is listed alphabetically under the appropriate categories. Where an article falls under more than one category, it is fully indexed under its primary category and indexed without summary under secondary categories. These secondary listings refer the reader to the primary listing.*

*Card Watch stories appear with the designation (CW). Short companion stories to main features, known as sidebars, are listed with the designation (SB).*

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## COMPETITION

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3) **Another Automaker Enters the Bank Card Race (SB)**, August, p. 96. Right after Chrysler Corp.'s announcement that it will make a play for private-label card business, Ford Motor Co. announces it will issue a bank card through its bank subsidiary.

4) **Another Non-Bank Steamroller**, No-

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**130) Visa: Cruelly Deceived or Disingenuous Plotter? (SB)**, April, p. 68. Events leading to Visa's discovery that card issuer Mountain West Financial is owned by Sears.

**131) Where Did the Names Come From?** June, p. 68. Chart. Confidential credit data may have been used in card marketing scam

that allegedly cheated consumers out of \$20 million.

**132) Who Pays for Free Credit Reports (CW)**, August, p. 20. If regulators force credit bureaus to provide free reports to consumers, bureau subscribers may pay larger fees.

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**133) A Gutsy Lady Puts Her Stamp on Card Collections**, January, p. 14. Yvonne Torrijos combines collections chutzpah with technical innovation.

**Behind the Citibank Legend**, August, p. 56. See Corporate Strategies.

**134) Household's Quiet Store Card Processor**, May, p. 18. Household Retail Services has built the second largest private-label card portfolio with two executives who believe a low business profile is a virtue.

**135) How Everything's Adding Up at Total System**, April, p. 80. Chart. Last year, TSYS landed the fastest-growing card program to come along in years. Now Rick Ussery has to figure out how to keep the momentum alive.

**136) Is This Man Crazy?**, December, p. 20. Retailer Charles Ross tests nonacceptance of third-party credit cards at Beall's clothing stores.

**137) MasterCard's MAPP-Maker**, February, p. 15. Heidi Goff not only revitalized the MAPP network, she made it a force.

**138) NBS's Comeback Trail Leads Straight to America**, July, p. 16. Tim Casgrain rescued Toronto terminal- and card-maker from financial ruin. Now, he and Michael Knight have to figure out how to crack the U.S. market.

**139) PC Shopping's Live Wire**, October, p. 16. C.L. Thompson guides Prodigy Services, the Sears-IBM venture in home shopping.

**140) The Rising Cost of Dumb Waivers (CW)**, September, p. 14. Waivers of annual fees should be reserved for the best cardholders.

**Staying in the Elite Club**, August, p. 58. See Corporate Strategies.

**141) A Techie at the Top**, September, p. 84. Fair Isaac's Larry Rosenberger helps credit-scoring and adaptive-control systems firm develop new software for credit industry.

**Total System's Delicate Balancing Act**, August, p. 59. See Corporate Strategies.

**Visa's Cosmopolitan New U.S. Chief**, August, p. 57. See Corporate Strategies.

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**142) Another Effort to Create a Privacy Board (SB)**, July, p. 56. Rep. Robert Wise, D-W.Va., hopes to set up privacy board to review companies' proposed services and products.

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**Behind the Citibank Legend**, August, p. 56. See Corporate Strategies.

**144) Better Marks for College Cards**, September, p. 64. Card issuers report continuing growth in cardholder base on campuses.

**Big Oil Strikes a Gusher**, August, p. 40. See Retail Programs.

**145) The Big Three on Campus (SB)**, September, p. 66. The college-student card programs of American Express, Citicorp, and Chase Manhattan.

**146) Can Card Marketers Live Without Prescreening?** October, p. 76. Issuers finesse FTC ban on postscreening of pre-approved credit offers—or simply ignore it.

**147) Can The Irish Make This Card Work? (CW)**, June, p. 14. Portland-based First Consumers Bank is betting its Irish card will be a winner in the ethnic affinity card market.

**148) Crash Landings for Airline Affinity Cards (CW)**, March, p. 6. Airline cards lose luster amidst the airlines' financial woes.

**149) A Credit/Debit Card Marriage That Has Issuers in an Uproar (CW)**, September, p. 8. Chase Lincoln offers Visa affinity card that works as a debit card at grocer Wegmans.

**Debit Cards Bankers Can Shout About (CW)**, February, p. 12. See Competition.

**150) The Debit Decade Gets Off to a Rousing Start (CW)**, October, p. 6. Supermarkets play key role in debit terminal growth.

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**152) An Explosive Ad from Ameritech (SB)**, November, p. 89. Entertaining TV spot ushers in Ameritech's Complete MasterCard.

**The Image Meisters Do It Again**, May, p. 66.

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**153) Issuers Are Stopping the Presses**, December, p. 82. Five best print ads for cards in 12 months ending August 1991.

**154) Issuers Keep Stuffing Those Mailboxes (SB)**, December, p. 85. Anecdotal evidence of more direct mail solicitations for cards.

**The Issuers' New Dash for Cash**, February, p. 34. Chart. See Corporate Strategies.

**Just Ma Bell on Universal's Dance Card (CW)**, March, p. 14. See Corporate Strategies.

**155) Kiddie Cards aren't Likely to Grow Up (SB)**, September, p. 67. Slim earnings, potentially bad press make credit card for 12-18 year-olds an unlikely candidate for expansion.

**156) A Marketing Boost from the Fed (CW)**, January, p. 8. Ruling allows discounts on credit cards to customers who buy other services from any bank within a holding company.

**157) Marketing Magicians Turn Information into Profits**, July, p. 5A. Banks with ability to manipulate customer information to advantage seen as 1990s' financial powerhouses.

**158) MasterValues Muddies the Waters (CW)**, February, p. 8. MasterCard throws wrench into incremental sales debate, says Montgomery Ward Co.

**Montgomery Ward's Patriotic Plastic (CW)**, May, p. 6. See Retail Programs.

**159) A New Effort to Scrub Up Secured Cards**, July, p. 74. Table. Leery of promotions of cards tied to cash deposits, card companies promulgate new secured-card marketing rules.

**160) A New Pitch from the Card Companies: the Big Event (CW)**, November, p. 6. Special-event sponsorships present opportunity to market cards to multiple audiences.

**Now the Big Store is Trying Rebates, Too (CW)**, January, p. 12. See Retail Programs.

**161) Now the Card Companies are Whispering in Ears (CW)**, June, p. 6. Card companies get merchants to pitch their cards on the phone when handling customer inquiries.

**Optima Unbound: Assessing the Threat (CW)**, January, p. 8. See Competition.

**A Pocket Guide to the AmEx Blitz (SB)**, March, p. 70. See Corporate Strategies.

**162) Protecting Market Share with Price**

**Protection (CW)**, July, p. 14. Citicorp's new price-protection plan wins the issuer millions of dollars of free publicity.

**163) Retailers Still Like Marketing by Mail (SB)**, April, p. 19. Retailers stay the course with direct-mail solicitations.

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**Sears Keeps its Prime Option Open**, April, p. 62. See Corporate Strategies.

**164) Sears's Quiet Gold Digger**, January, p. 26. Sears gingerly promotes Private Issue, Discover's entry in lucrative gold card market.

**165) Stamping out the Future of Bad Debt (CW)**, July, p. 14. Visa educates high-school students in personal finances.

**166) Suddenly, Everybody's Fretting About Attrition**, August, p. 79. Keeping cardholders is cheaper, and more profitable, than replacing them, so more resources are going into marketing to the card base and customer service.

**167) Telemarketing's Handmaiden**, July, p. 3A. Data-base analysis helps cull good lists for mail and phone campaigns.

**168) Telling Cardholders to get the Lead Out (CW)**, June, p. 14. First Chicago Corp. wrings business out of inactive accounts.

**169) There's Gold in Existing Customers—If You Can Keep Them**, August, p. 76. Graph. Tender loving care for existing customers builds solid, profitable relationships.

**170) A Vintage Year for Card Commercials**, November, p. 82. Ten TV card commercials judged to be the best in the past year.

**What's AmEx Up to?** March, p. 67. See Corporate Strategies.

**171) When a Credit Card is Not a Credit Card (SB)**, December, p. 85. Print ads for debit cards often look suspiciously like credit card promotions.

**172) Why Issuers Are Going for the Green (CW)**, July, p. 6. MasterCard and Monogram Bank ride the environment trend in ads.

**173) Why Issuers are Trashing Junk Mail**, April, p. 16. Mass mailing is out, mass media and telemarketing are in.

**174) Why Junk Mail Seems Junkier These Days (CW)**, April, p. 13. Higher postage and iffy delivery spur issuers to shift marketing expenditures to other media.

**Visa Mulls Over a Dash for Supermarket**

**Cash (CW)**, June, p. 6. See Corporate Strategies.

**175) You Have Been Pre-Approved To Spend Less (CW)**, July, p. 6. US Bancorp ad encourages cardholders to charge less.

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**Bank Cards in the Vise**, March, p. 26. See Economics.

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**176) The Brewing Battle for Better Data**, January, p. 46. FTC pre-screening ruling forces issuers to pressure bureaus for more accurate and timely credit information.

**177) The Bureaus Get a Dose of AT&T's Quality Prescription (SB)**, July, p. 55. AT&T's Universal card operation negotiates with credit bureaus to improve consumer relations, reduce mistakes.

**Can a Rate Freeze Warm Merchant Relations? (SB)**, November, p. 72. Chart. See Competition.

**178) Card Processors Hope to Net Bigger Fish**, May, p. 74. Chart. Larger issuers are finally turning to outside services.

**179) Collections' New Role**, August, p. 1A. With card delinquencies and bankruptcies up, collections departments are restoring order to bank card operations.

**The Coming Crunch in Skilled Labor**, August, p. 60. See Personnel.

**Corporate Cards Can't Do It All (CW)**, December, p. 18. See Corporate Strategies.

**180) The Cost of Quality**, April, p. 71. Chart. Offering high-quality customer service is one way small issuers can compete. Here's how to determine the costs of top-flight service.

**181) The Credit-Reporting Mess**, July, p. 54. Consumer complaints about credit-file errors and privacy infringements are mounting, prompting legislative restrictions.

**The Democratization of Imaging**, May, p. 6A. See Technology.

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**182) How to Manage Credit Risk More Profitably**, July, p. 50. Tables. Real-time, host-based authorization lets issuers increase sales volume and limit credit risk at the same time.

**Imaging's Cost/Benefit Tug of War**, May, p. 13A. See Technology.

**183) ISOs Make Their Move into Debit Cards (CW)**, March, p. 14. Debit represents a new and potentially fruitful market for independent sales organizations.

**184) Keeping Score on Commercial Loans**, November, p. 7A. Lenders attempt to build scorecards for assessing commercial loan applications with help of technology.

**Low Interest in High Tech For Customer Service**, January, p. 69. See Technology.

**Marketing Magicians Turn Information into Profits**, July, p. 5A. See Marketing.

**Micrographics Imaging (SB)**, May, p. 4A. See Technology.

**185) Mixed Reviews of Catalogers' Summit (CW)**, December, p. 14. Forum for card companies and direct marketers to discuss operational issues dissatisfies many.

**Navigating the Ins and Outs of Bankruptcy**, March, p. 83. See Security.

**186) The 1991 CCM Supplier Directory**, September, p. 102. Information on more than 400 vendors in 41 categories serving the credit and debit card industries.

**Outsiders Make a Play for Application Processing**, August, p. 37. See Technology.

**The Phone-Company End Run Gets Popular**, June, p. 80. See Technology.

**187) Profits by the Numbers**, November, p. 1A. Credit-scorers go beyond risk assessment to profit-scoring models.

**188) Prospects for ACH POS are Looking Up (SB)**, February, p. 48. Citicorp and Bank of America sing ACH's praises for debit POS

programs.

**Prying Eyes Still Aren't Welcome in Europe**, June, p. 55. Chart. See International.

**A Rampaging Asian Flu Hits the Card Companies**, February, p. 82. Chart. See International.

**Refurbishing the Bank Card System**, February, p. 20. See Technology.

**189) Take Time to Recover**, August, p. 10A. Don't let bad loans slip through the cracks. Recovering lost assets boosts the bottom line.

**190) Taking Aim at Chargebacks**, November, p. 54. Tables. MasterCard and Visa introduce measures to reduce costly chargebacks.

**Telemarketing's Handmaiden**, July, p. 3A. See Marketing.

**191) Time to Fine Tune the Crystal Ball**, May, p. 77. Chart. Rising bad debt is lifting the prospects for credit scoring firms. So are new programs to help issuers zero in on profitability.

**192) The Tin Men Are Still in Business**, October, p. 52. Table. Efforts to curb ISO abuses having failed. MasterCard considers rules holding card issuers liable.

**Total System's Delicate Balancing Act**, August, p. 59. See Corporate Strategies.

**193) Tough New ISO Guidelines from MasterCard (SB)**, December, p. 74. Association rule changes place greater responsibility for ISO actions on acquiring banks.

**The Vagaries of Europe's Data Drought (CW)**, March, p. 16. See International.

**194) Visa's Controversial New Chargeback Policy (SB)**, November, p. 60. Fines for merchant acquirers and termination of merchant contracts stipulated if consumer-dispute chargebacks exceed 1% of sales for three consecutive months.

**195) Visa's Do-It-Yourself Card Testing (CW)**, January, p. 12. Bank-card kit provides low-cost test of card quality.

**196) Yet Another ISO Scandal**, December, p. 73. When Charter Enterprises folded its ISO tent, it stuck Dana Niguel Bank with \$4.2 million in chargebacks.

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**197) AmEx and Citi: The L.A. Dodgers of Credit Cards**, August, p. 74. American Express and Citibank have established reputations as proving grounds for card managers.

**198) The Coming Crunch in Skilled Labor**, August, p. 60. Difficulty of finding qualified executives and clerical people means issuers will have to do more rudimentary training.

**199) Do Card Companies Really Need the Headhunters? (SB)**, August, p. 72. With so much talent readily available, many search executives say there is less need for their services.

**200) A Good Operations Man (or Woman) is Hard to Find**, August, p. 69. Chart. Hordes of credit card executives with marketing backgrounds are besieging personnel offices while jobs in collections and risk management go begging. Can headhunters restore balance?

**201) Megamergers Are No Sweat for MasterCard (CW)**, December, p. 14. MasterCard won't alter prohibition against banks being represented on its board as well as Visa's.

**202) The School Bell Rings for Card Executives (CW)**, October, p. 14. MasterCard launches corporate university to teach members how to run a profitable franchise.

**203) Why Resumes Fly When Portfolios Sell**, February, p. 63. Except for a few key managers, most employees wind up scanning the want ads after a portfolio is sold.

**204) What's Hot in Employment (SB)**, February, p. 67. Most sectors of the banking business look bleak, but opportunities remain in the credit card arena, especially in positions affecting portfolio quality, recruiters say.

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**Advantage Chrysler?** August, p. 95. Chart. See Competition.

**205) Big Oil Strikes a Gusher**, August, p. 40. After years of watching their coveted card programs languish, the oil companies have gone on the offensive with a one-price-fits-all strategy.

**206) Can Retailers Finally Make Money on Plastic?** October, p. 64. Charts. Retail cards have stanch share shift to bank cards, but higher-risk cardholders are forcing up bad-debt reserves.

**The Card Companies Close Shave in Iowa (CW)**, May, p. 14. See Legal Affairs.

**Credit Card Banks Get Back to Basics**, June, p. 24. See Legal Affairs.

**207) Do Oil Cards Have a Future?** February, p. 56. Chart. Despite bank card dominance, oil-card executives are beefing up their cards with incentives to win back customer loyalty.



**208) The Gold Rush in Store Cards**, May, p. 90. Chart. More retailers are issuing premium cards. The cards may generate incremental sales, but merchants fret about offending customers.

**209) Guilt by Association (SB)**, February, p. 59. Oil company card executives say their product is often tarred by negative news about oil spills or rising prices.

**Household's Quiet Store Card Processor**, May, p. 18. See Management Profile.

**210) Is Third Party Processing the Answer?** October, p. 69. Pros and cons of turning over store card programs to private-label card processors.

**Is This Man Crazy?** December, p. 20. See Management Profile.

**211) Montgomery Ward's Patriotic Plastic (CW)**, May, p. 6. Retailer capitalizes on the country's military victory in the Persian Gulf by issuing a Desert Storm card for \$3.

**212) Now the Big Store is Trying Rebates, Too (CW)**, January, p. 12. Plagued by merchandising woes, Sears Roebuck & Co. is offering cardholders a 1% rebate on monthly purchases of \$200 or more.

**213) Retailers Back Off Purchase Protection (SB)**, May, p. 95. A liberal return policy negates an experiment by Woodward's Ltd., a 26-store chain based in Vancouver, British Columbia, to offer purchase protection.

**214) Rumbblings on the Store Card Front**, May, p. 71. Chart. Retailers beefed up promotions and cut out bank cards in 1990, and 1991 could be rougher.

**215) Tandy Aside, Dealer Cards are a Snore (CW)**, August, p. 24. Despite a \$350 million security offer backed by proprietary card receivables, this market may be limited.

**Two-Track Pricing Encounters British Reserve**, May, p. 26. See International.

## SECURITY

**216) An Old Scam Gets A New Twist (CW)**, February, p. 8. Marketers use TV and 900 phone numbers to hawk secured cards.

**217) Battling Card Fraud at the Post Office**, October, p. 82. Industry task forces and postal authorities wrestle with 'never received issue' (NRI) fraud involving new credit cards.

**218) Behind the Surge in Credit Card Fraud**, June, p. 77. Sharp increase in mag-stripe counterfeiting in the Far East and mail thefts in the U.S. sends fraud rates soaring.

**219) Fraudulent Telemarketing: It's Not Beaten Yet**, August, p. 98. Chart. New phone scam threatens to tarnish the image of the entire card industry.

**Getting a Faster Lowdown on Bankruptcies (SB)**, January, p. 52. See Economics.

**220) Navigating the Ins and Outs of Bankruptcy**, March, p. 83. The chief judge of a U.S. bankruptcy court explains what issuers can do to help stem the tide of bankruptcies.

**A New Effort to Scrub Up Secured Cards**, July, p. 74. Table. See Marketing.

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**Some Victories Over Bankruptcy Fraud (SB)**, January, p. 42. See Economics.

**Where Did the Names Come From?** June, p. 68. Chart. See Legal Affairs.

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**221) Banks' Big Battle to Beat Back Paper**, May, p. 3A. Bankers are unleashing a new weapon in the war against the paper glut—image processing. The technology is being used for check processing and document archiving and retrieval.

**222) Banks and Outsourcers: Marriage Made in Heaven?** April, p. 8A. Chart. For banks, outsourcing can be a promising new relationship.

**Behind the Boom in Armchair Shopping**, July, p. 45. Table. See Competition.

**223) Can the Terminal Makers Bounce Back?** May, p. 79. Chart. Slow growth may continue for manufacturers of credit card terminals.

**224) Can Neurocomputing Live Up to Its Promise?** September, p. 74. Graph. Artificial intelligence software continues to be developed for the credit-scoring and risk-assessment fields.

**Take Time to Recover**, August, p. 10A. See Operations.

**225) FDR's Coup in the U.K. (SB)**, April, p. 4A. With the acquisition of the U.K.'s largest credit card processor, First Data Resources may have found a winning overseas formula.

**226) For Banks, Outsourcing is In**, April, p. 12A. Tired of the never-ending battle to control operations costs? There's a way out and it could end up saving you a bundle.

**227) The Card Vendors Hold a Few Aces**, May, p. 80. Chart. Business is good for card manufacturers, despite a saturated market and glitches in meeting new anti-fraud specifications.

**228) The Democratization of Imaging**, May, p. 6A. Small and medium-size card issuers have been kept out of the imaging revolution by pricing barriers, but that's changing.

**229) Fourth Party Processing (SB)**, April, p. 13A. Consolidation and cooperative agreements among third-party vendors could have a big impact on processing.

**230) Foreign and Specialty Sales Buoy the Software Houses**, May, p. 76. Chart. International sales are heating up, and developing markets are opening new U.S. sales channels.

**231) Fraud-Busting Takes a Back Seat**, December, p. 76. Biometric devices such as electronic signature capture could reduce fraud, but their ability to cut paper-handling costs offers greatest commercial potential.

**A High-Tech Bridge to Overseas Small Fry**, March, p. 87. See International.

**232) How to Choose a Collections System**, August, p. 8A. Points to consider before a bank takes the plunge and spends money on a new collections system.

**233) How Recession Runs Up the Score (CW)**, October, p. 13. Predictive model assigns bankruptcy scores to 5 million consumers.

**234) Imaging's Cost/Benefit Tug of War**, May, p. 13A. While most weigh imaging's efficiencies against its expense, others are taking advantage of the technology's saving grace—its ability to perform a multitude of tasks.

**The Jackpot in New Markets**, April, p. 23. Charts. See Competition.

**Keeping Score on Commercial Loans**, November, p. 7A. See Operations.

**235) The Long Wait for Automated Experts**, September, p. 80. Expert systems can speed customer service and application reviews, but few lenders are installing them for card issuing functions.

**236) Low Interest in High Tech for Customer Service**, January, p. 69. Vendors are trying to automate customer-service function, but issuers are more interested in do-it-yourself approaches right now.

**237) Making Software as Fast as the Times**, November, p. 94. Card-processing software is

taking on additional functions and finding a wider audience, including third-party processors.

#### Marketing Magicians Turn Information into Profits, July, p. 5A. See Marketing.

**238) Micrographics Imaging (SB)**, May, p. 4A. Faced with increasing competition from optical storage companies, the micrographics industry is updating microfilm to compete with image processing.

**239) More Ideas for the Smart Card (CW)**, March, p. 16. Card-based passports and smart cards for medical patients are under discussion.

**NBS's Comeback Trail Leads Straight to America**, July, p. 16. Charts. See Management Profile.

**240) Now, Even Big Issuers Are Turning to Outsiders**, April, p. 3A. Chart. In-house credit card processing no longer holds the same allure for big banks. The efficiencies and economies of third-party processors are looking more appealing.

**241) Outsiders Make a Play for Application Processing**, August, p. 37. With the economy showing signs of recovery, more issuers are entrusting outside processors with their card applications. Static for years, the business may be on the verge of a growth spurt.

**242) The Phone-Company End Run Gets Popular**, June, p. 80. Bypass technologies go to the heart of two industry problems: communications costs and slow authorizations. Satellites, broadcast signals, even cellular technologies are gaining credibility in a card industry hungry for new markets.

**243) Power Dialing's Potent Pitch**, July, p. 78. Chart. Computer gear that boosts productivity is establishing itself, particularly in collections. Now features such as combined inbound and outbound calling are coming.

**244) Refurbishing the Bank Card System**, February, p. 20. MasterCard International and Visa U.S.A. are shelling out big money to rewire their processing networks to meet expected transaction volumes.

**245) Static on the Line for Automatic Number I.D.**, October, p. 34. Telephone technology that automatically identifies incoming calls holds promise for customer service and collections, but practical problems temper issuers' enthusiasm.

**246) The Strange Case of Big Blue (SB)**, April, p. 15A. IBM is one of the recent entrants in the outsourcing business for banks.

**247) Tandem and ACI: Credit Cards are Next (CW)**, June, p. 6. Tandem Computer's marriage to software vendor Applied Communication's Inc. is expected to help ACI branch deeper into the credit card business.

**A Techie at the Top**, September, p. 84. See Management Profile.

**Telemarketing's Handmaiden**, July, p. 3A. See Marketing.

**Time to Fine Tune the Crystal Ball**, May, p. 77. Chart. See Operations.

**Visa's Do-It-Yourself Card Testing (CW)**, January, p. 12. See Operations.

1	33	65	97	129	161	193	225
2	34	66	98	130	162	194	226
3	35	67	99	131	163	195	227
4	36	68	100	132	164	196	228
5	37	69	101	133	165	197	229
6	38	70	102	134	166	198	230
7	39	71	103	135	167	199	231
8	40	72	104	136	168	200	232
9	41	73	105	137	169	201	233
10	42	74	106	138	170	202	234
11	43	75	107	139	171	203	235
12	44	76	108	140	172	204	236
13	45	77	109	141	173	205	237
14	46	78	110	142	174	206	238
15	47	79	111	143	175	207	239
16	48	80	112	144	176	208	240
17	49	81	113	145	177	209	241
18	50	82	114	146	178	210	242
19	51	83	115	147	179	211	243
20	52	84	116	148	180	212	244
21	53	85	117	149	181	213	245
22	54	86	118	150	182	214	246
23	55	87	119	151	183	215	247
24	56	88	120	152	184	216	248
25	57	89	121	153	185	217	249
26	58	90	122	154	186	218	250
27	59	91	123	155	187	219	251
28	60	92	124	156	188	220	252
29	61	93	125	157	189	221	253
30	62	94	126	158	190	222	254
31	63	95	127	159	191	223	255
32	64	96	128	160	192	224	256

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